

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10148-AG11-0413-070

IN THE MATTER OF:                     )

Brady C. Tramel                     )  
3781 N. Wilbur Wright Rd.         )  
Mooreland, IN 47360               )  
License Number: 410708            )

Robert Duane Tramel                )  
4010 E. Brown Rd.                   )  
New Castle, IN 47362               )  
License Number: 1673220            )

Respondents                         )

Type of Agency Action: Enforcement )

**FILED**

MAY 09 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**


The Indiana Department of Insurance ("Department") and Brady C. Tramel and Robert Duane Tramel ("Respondents"), licensed resident Indiana insurance producers, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondents shall pay a civil penalty in the amount of five hundred dollars (\$500.00), payable within thirty (30) days from the date of this Order.
2. Respondents shall immediately correct business practices.

ALL OF WHICH IS ORDERED this 9<sup>th</sup> day of May, 20 11.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Nikolas P. Mann

~~INDIANA DEPARTMENT OF INSURANCE~~

311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204-2787

Brady C. Tramel  
3781 N. Wilbur Wright Rd.  
Mooreland, IN 47360

Robert Duane Tramel  
4010 W. Brown Rd.  
New Castle, IN 47362

STATE OF INDIANA       )  
                                  ) SS:  
COUNTY OF MARION     )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10148-AG11-0413-070

IN THE MATTER OF:

Brady C. Tramel  
3781 N. Wilbur Wright Rd.  
Mooreland, IN 47360  
License Number: 410708

Robert Duane Tramel  
4010 E. Brown Rd.  
New Castle, IN 47362  
License Number: 1673220

Respondents

Type of Agency Action: Enforcement

**FILED**

MAY 09 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is entered into by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Brady C. Tramel and Robert Duane Tramel ("Respondents"), licensed Indiana resident insurance producers, to resolve all matters in the administrative action commenced by the Department. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner for the Indiana Department of Insurance.

WHEREAS, Respondent Brady C. Tramel is a licensed resident insurance producer in the State of Indiana, holding license number 410708 and,

WHEREAS, Respondent Robert Duane Tramel is a licensed resident insurance producer in the State of Indiana, holding license number 1673220 and,

WHEREAS, the Department received a complaint from Jonni Lumpkin on behalf of her mother, Helen Dorn. Ms. Lumpkin stated Respondents failed to timely submit a homeowner's insurance application and premium to Celina Insurance Company for coverage on her mother's home.

WHEREAS, Respondents admit the electronic application was not properly submitted and Respondents failed to confirm receipt by the company.

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of an administrative hearing.

IT IS THEREFORE NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondents in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties. Respondents voluntarily and freely waive their right to a public hearing on this matter.
3. Respondents voluntarily and freely waive their right to petition for judicial review of this agreement and the Commissioner's Final Order.
4. Respondents agree to pay a civil penalty of five hundred dollars (\$500.00) within thirty (30) days from the date the Commissioner signs the Final Order in this matter.
5. Respondents agree to correct business practices and to put measures in place to confirm electronic submissions have been received and processed by the companies.
6. The Department agrees to accept Respondents' compliance with the terms of this Agreed Entry as full resolution of this matter.
7. Respondents are aware that failure to comply with any terms of this agreement will result in the matter being set for hearing.

8. Respondents are aware should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

9. Respondents have carefully read this agreement and fully understand and accept its terms.

5/5/11  
Date Signed

Nikolas P. Mann  
Nikolas P. Mann, Attorney  
Indiana Department of Insurance

5/2/2011  
Date Signed

Brady C Tramel  
Brady C Tramel, Respondent

5/2/2011  
Date Signed

Robert Duane Tramel  
Robert Duane Tramel, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Henry )

Before me a Notary Public for Henry County, State of Ind,  
personally appeared **Brady C. Tramel** and being first duly sworn by me upon his oath, says that  
the facts alleged in the foregoing instrument are true. Signed and sealed this 2nd day of  
MAY, 20 11.

(Seal)

H. Bruce Winningham  
Notary Signature

Printed

H. BRUCE WINNINGHAM  
Notary Public, Henry Co., IN  
My Comm. Expires Aug. 23, 2014

My Commission Expires: 8-23-14

County of Residence: Henry

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Henry )

Before me a Notary Public for Henry County, State of IND,  
personally appeared **Robert Duane Tramel** and being first duly sworn by me upon his oath,  
says that the facts alleged in the foregoing instrument are true. Signed and sealed this 2nd  
day of May, 20 11.

(Seal)

H. Bruce Winningham  
Notary Signature

Printed

H. BRUCE WINNINGHAM  
Notary Public, Henry Co., IN  
My Comm. Expires Aug. 23, 2014

My Commission Expires: 8-23-14

County of Residence: Henry

**Return executed originals to:**  
INDIANA DEPARTMENT OF INSURANCE  
Enforcement Division, Suite 300  
311 West Washington Street  
Indianapolis, IN 46204-2787  
317/233-4243 - telephone  
317/232-5251 - facsimile